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Muslim Women and Entrepreneurship: An Islamic Ethical Evaluation

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ABSTRACT: This paper examines Muslim women's entrepreneurship through the lens of Islamic ethics, challenging dominant narratives that frame religion primarily as a constraint on women's economic participation. Drawing on a conceptual empirical synthesis, the study integrates Islamic ethical theory with empirical literature on Muslim women entrepreneurs across diverse socio-cultural contexts, including the Arab world, Southeast Asia, and parts of Africa. The paper argues that Islamic ethics, grounded in the principles of halal and haram, amanah (trustworthiness), adl (justice), Ihsan (excellence), and taqwa (God-consciousness), provides a robust moral framework that not only permits but can actively support women's entrepreneurial agency. Empirical evidence suggests that Muslim women engage in entrepreneurship for multiple reasons, including economic necessity, a desire for autonomy, faith-based motivations, and the need for flexible work arrangements that accommodate family responsibilities. At the same time, women entrepreneurs face significant institutional and socio-cultural constraints, many of which stem from patriarchal cultural practices rather than Islamic doctrine itself. The article critically evaluates these tensions, highlighting how selective religious interpretations can obscure Islam's ethical commitment to justice, dignity, and equitable participation. It further explores how Islamic feminist scholarship and processes of ijtihad enable alternative readings that legitimise women's economic leadership within religious frameworks. The study concludes by outlining policy and practice implications, emphasising the importance of Sharia-compliant finance, ethics-integrated capacity building, legal reforms, and support for home-based and digital enterprises. Thus, the studies argue that Muslim women's entrepreneurship should be viewed not as an exception to Islamic ethics, but as a potential embodiment of it, capable of simultaneously contributing to economic development, social well-being, and moral accountability.

KEYWORDS: Muslim women; entrepreneurship; Islamic ethics

INTRODUCTION

Entrepreneurship has increasingly emerged as one of the most significant pathways for women's economic participation, empowerment, and social mobility across the globe. In both developed and developing economies, women-owned enterprises contribute substantially to household income, job creation, poverty reduction, and innovation. For many women, entrepreneurship provides flexibility, autonomy, and an opportunity to reconcile economic activity with family and social responsibilities. As global labour markets become more competitive and formal employment opportunities shrink, entrepreneurship has moved from being a marginal option to a central economic strategy for women's survival and advancement (Brush et al., 2019; Minniti, 2010).

Within Muslim societies and among Muslim communities worldwide, women's engagement in entrepreneurship presents a particularly complex and nuanced terrain. Unlike secular contexts where entrepreneurial participation is often framed primarily in economic or gender-equality terms, Muslim women's entrepreneurship is shaped by a dynamic interaction between religious ethics, cultural traditions, legal frameworks, and socio-economic realities. As a result, women's business activities are frequently evaluated not only by their profitability or innovation but also by their moral legitimacy within Islamic norms. This intersection of faith and economic agency raises critical normative and practical questions that demand scholarly attention.

At the normative level, questions arise concerning what Islam permits, encourages, or restricts in women's economic participation. How do Islamic ethical teachings define legitimate business conduct for women? Are there gender-specific ethical expectations, or do Islamic principles apply equally to men and women in commercial life? How should concepts such as modesty (ḥayāʼ), trust (amānah), justice (ʿadl), and God-consciousness (taqwā) shape women's entrepreneurial decisions? These questions are not merely theoretical;

they directly influence women's choices regarding business sectors, modes of operation, sources of finance, marketing strategies, and workplace interactions. At the practical level, Muslim women entrepreneurs encounter a range of institutional and cultural barriers that intersect with religious norms in complex ways. In some contexts, restrictions on mobility, limited access to education or finance, patriarchal family structures, and weak legal protections constrain women's entrepreneurial opportunities. While these constraints are often justified in religious language, scholars increasingly argue that many such barriers are rooted more in cultural practices and socio-political structures than in Islamic doctrine itself (Badran, 2009; Kabeer, 2005). Distinguishing between religion as an ethical system and culture as a social practice is therefore crucial for any meaningful analysis of Muslim women's entrepreneurship.

Furthermore, contemporary Muslim women do not experience Islam as a monolithic or static force. Interpretations of Islamic teachings vary across regions, schools of thought, and historical periods. In Southeast Asia, for example, Muslim women entrepreneurs often operate visibly in markets and digital spaces with relatively high social acceptance, while in parts of the Middle East and Africa, women's entrepreneurship may be more home-based or mediated through male relatives. These variations highlight the need for a contextualised and comparative approach that recognises diversity within Muslim societies rather than treating them as homogeneous entities (Tlaiss, 2015).

Against this background, a central question emerges: How can Islamic ethics be understood not as a barrier, but as a resource for women's entrepreneurship? Islamic moral philosophy offers a comprehensive framework governing economic life one that emphasises lawful earnings (ḥalāl), moral responsibility, social welfare, and accountability before God. Historically, Muslim women participated actively in trade and commerce, most notably exemplified by Khadījah bint Khuwaylid, a successful merchant and the first wife of the Prophet Muhammad (peace be upon him). Her role is frequently cited by scholars as evidence that women's entrepreneurship is not only permissible in Islam but can be ethically exemplary (Ahmed, 1992).

However, contemporary realities reveal a tension between Islamic ethical ideals and lived practices. While Islamic texts affirm women's rights to own property, enter contracts, and conduct business independently, many Muslim women still face systemic obstacles that limit their entrepreneurial potential. These obstacles are often reinforced by selective or conservative interpretations of religious teachings that prioritise gender hierarchy over ethical justice. This tension underscores the importance of engaging Islamic ethics critically and constructively, rather than accepting prevailing practices as religiously authoritative.

This article responds to these concerns by integrating Islamic ethical theory with empirical literature on Muslim women's entrepreneurship across diverse socio-cultural contexts, including the Arab world, Southeast Asia, and parts of Africa. Rather than treating Islam solely as a constraint or as a cultural backdrop, the article approaches Islamic ethics as an active moral framework that shapes values, intentions, and behaviours in economic life. This approach aligns with growing scholarship in Islamic business ethics, which emphasises morality, accountability, and social responsibility alongside economic efficiency (Beekun & Badawi, 2005; Rice, 1999).

The first objective of this article is to articulate the core Islamic ethical principles relevant to entrepreneurship, with particular attention to their implications for women. These principles include the distinction between ḥalāl and ḥarām economic activities, the obligation of amānah (trustworthiness), the pursuit of ʿadl (justice) and iḥsān (excellence), and the overarching moral orientation of taqwā (God-consciousness). By explaining these concepts in accessible terms, the article seeks to demystify Islamic ethics and show how they function as practical guides for entrepreneurial conduct rather than abstract theological ideals.

The second objective is to review empirical evidence on Muslim women's entrepreneurial motivations, strategies, and constraints. Drawing on studies from multiple regions, the article explores why Muslim women choose entrepreneurship, the types of businesses they establish, and the challenges they face in accessing capital, markets, and institutional support. Particular attention is paid to how religious identity influences entrepreneurial motivation whether as a source of resilience, ethical discipline, or social legitimacy. This section also highlights the diversity of Muslim women's experiences, challenging stereotypes that portray them as uniformly constrained or passive economic actors.

The third objective is to evaluate how Islamic ethics can inform policy and practice in ways that support ethically sound and socially inclusive entrepreneurship for Muslim women. This involves assessing the potential of Islamic finance, faith-sensitive entrepreneurship training, legal reforms, and community engagement initiatives to address gendered barriers without undermining religious values. Rather than advocating a secularisation of entrepreneurship, the article argues for frameworks that respect religious observance while expanding women's economic agency and choice.

By pursuing these objectives, the article contributes to several strands of scholarship. First, it enriches the literature on women's entrepreneurship by incorporating a faith-based ethical analysis that is often absent from mainstream gender and development studies. Second, it advances Islamic business ethics by foregrounding gender as a critical dimension of moral economic life. Third, it offers practical insights for policymakers, development practitioners, and religious leaders seeking to promote women's entrepreneurship in Muslim contexts in ways that are both culturally legitimate and ethically grounded.

Ultimately, this article contends that Muslim women's entrepreneurship should be understood not as an exception to Islamic ethics, but as a potential embodiment of it. When grounded in justice, trust, and social responsibility, women's entrepreneurial activities can contribute not only to economic growth but also to the moral and social well-being of Muslim communities. Recognising and supporting this potential requires moving beyond simplistic binaries of tradition versus modernity or religion versus empowerment, and toward a more nuanced understanding of Islam as a living ethical system capable of guiding inclusive economic participation.

ISLAMIC ETHICAL FRAMEWORK RELEVANT TO ENTREPRENEURSHIP

Islamic ethics offers a comprehensive and spiritually grounded framework for understanding entrepreneurship as a morally regulated human activity rather than a purely profit-driven enterprise. Within Islamic thought, economic actions are inseparable from ethical accountability, as all forms of wealth creation are ultimately subject to divine judgment. Consequently, entrepreneurship in Islam is evaluated not only by efficiency or financial success but also by moral intent, lawful conduct, and social impact (Rice, 1999). For Muslim entrepreneurs both men and women, this ethical framework provides guiding principles that shape decision-making, business conduct, and long-term objectives in the marketplace.

The foundational ethical boundary in Islamic entrepreneurship is the distinction between what is lawful (halal) and unlawful (haram), which serves as the primary moral filter for all economic activities. Islam prohibits business practices and products that cause harm, injustice, or social imbalance, including riba (usury or interest), fraud, deception, gambling (maysir), and excessive uncertainty (gharar), because such practices undermine fairness and trust in economic relations (Beekun & Badawi, 2005). Entrepreneurs are therefore morally obligated to ensure that their goods, services, financing arrangements, and contractual relationships comply with these ethical limits. For Muslim women entrepreneurs in particular, adherence to halal principles often shapes the selection of business sectors and operational models, encouraging engagement in permissible industries such as halal food production, modest fashion, ethical trade, and Sharia-compliant services (Tlaiss, 2015).

Although the halal/haram framework may restrict access to certain high-profit industries, it simultaneously provides moral clarity and strategic direction by channelling entrepreneurial creativity toward ethically acceptable markets. Contemporary scholarship emphasises that compliance with halal standards functions not merely as legal observance but as an expression of religious identity that differentiates Muslim-owned enterprises and builds consumer trust in increasingly value-conscious markets (Abuznaid, 2009). In this sense, Islamic ethical boundaries do not suppress entrepreneurship but rather redefine it in ways that align profitability with moral responsibility.

Closely connected to the halal/haram distinction is the principle of amanah, or trustworthiness, which occupies a central position in Islamic business ethics. Amanah requires honesty, transparency, and fidelity in all commercial dealings, including truthful advertising, accurate measurement, fulfilment of contracts, and responsible management of resources entrusted to the entrepreneur (Nooh, 2015). The Qur'an and the Prophetic tradition strongly condemn dishonest trade practices, underscoring the belief that economic deception constitutes a moral and spiritual failure, not merely a commercial offence. For Muslim women entrepreneurs, amanah reinforces ethical discipline in daily business interactions, particularly in informal or small-scale enterprises where regulatory oversight may be limited.

A distinctive feature of amanah within Islamic entrepreneurship is the concept of dual accountability accountability to society and accountability to God. While secular business ethics often rely on external enforcement mechanisms, Islamic ethics introduces an internal moral regulator rooted in faith and conscience (Rice, 1999). Empirical studies suggest that many Muslim entrepreneurs, including women, perceive religious accountability as a powerful motivation for ethical behaviour, encouraging consistency between belief and practice even in competitive or resource-constrained environments (Tlaiss, 2015). This internalisation of ethical responsibility enhances business credibility and supports long-term sustainability grounded in trust.

Beyond individual integrity, Islamic ethics places strong emphasis on justice (adl) and excellence or benevolence (ihsan) as guiding principles for economic life. Adl requires fairness, balance, and non-exploitation in business relationships, while ihsan encourages entrepreneurs to go beyond minimum obligations by actively contributing to the welfare of others (Beekun & Badawi, 2005). In entrepreneurial practice, these principles translate into fair wages, respectful labour relations, equitable partnerships, and sensitivity to the social consequences of business decisions. For Muslim women entrepreneurs, whose enterprises are often embedded within family and community networks, the pursuit of adl and ihsan frequently shapes business goals that extend beyond personal profit to collective wellbeing.

Research on women-led enterprises in Muslim societies demonstrates that many female entrepreneurs adopt socially oriented business models that reflect Islamic ethical commitments to care, solidarity, and community development (Ummiroh, 2022). Such enterprises often prioritise ethical sourcing, employee welfare, and community reinvestment, illustrating how Islamic values can be operationalised in entrepreneurial contexts. These practices challenge narrow economic definitions of success and highlight the role of faith-based ethics in promoting socially responsible entrepreneurship.

At the core of Islamic ethical motivation lies the concept of taqwa, or God-consciousness, which infuses all aspects of economic life with spiritual awareness. Taqwa encourages individuals to act with constant awareness of divine oversight, thereby aligning intentions and actions with moral accountability (Abuznaid, 2009). Within this framework, entrepreneurship is not merely a means of wealth accumulation but can become an act of worship (ibadah) when pursued with sincere intention, such as earning a lawful livelihood, supporting one's family, and contributing positively to society. This understanding elevates entrepreneurial activity from a secular pursuit to a spiritually meaningful vocation.

For Muslim women entrepreneurs, taqwa plays a particularly significant role in shaping ethical consistency and resilience. Studies indicate that religious motivation influences how Muslim women manage finances, select business partners, respond to ethical dilemmas, and balance economic ambition with moral restraint (IOSR Journals, 2021). By internalising ethical values through taqwa, entrepreneurs are guided by conscience rather than coercion, fostering responsible business behaviour even in contexts where institutional regulation is weak. Consequently, taqwa serves as both a moral compass and a sustaining force, reinforcing ethical entrepreneurship as a lived practice rather than an abstract ideal.

EMPIRICAL LANDSCAPE: MOTIVATIONS, PRACTICES, AND CONSTRAINTS

Empirical research across Muslim societies consistently shows that women's engagement in entrepreneurship is shaped by a combination of personal aspiration, economic necessity, religious values, and social realities. Rather than entering business for a single reason, many Muslim women navigate entrepreneurship as a practical response to everyday life challenges and opportunities. Studies indicate that entrepreneurship often becomes a space where women negotiate income generation, family responsibilities, personal dignity, and religious commitment simultaneously (Minniti, 2010; Tlaiss, 2015).

Muslim women are frequently drawn into entrepreneurship by economic necessity, especially in contexts where paid employment is scarce, unstable, or socially inaccessible. In many households, women's income plays a critical role in supporting family welfare, children's education, and healthcare, making entrepreneurship a survival strategy rather than a lifestyle choice (AESS, 2020). At the same time, entrepreneurship offers women a sense of autonomy and control over their working lives, allowing them to manage their time and responsibilities in ways that formal employment often does not permit. This flexibility is particularly important for women who carry primary caregiving responsibilities, as it enables them to remain economically active without violating socially accepted family roles (Tlaiss, 2015).

Beyond financial considerations, faith-based motivation emerges as a powerful driver of entrepreneurial engagement. Many Muslim women describe their business activities as morally meaningful, especially when they involve halal products, ethical services, or community-oriented ventures. For these women, entrepreneurship is not simply a means of earning income but a way of fulfilling religious obligations such as providing lawful sustenance for their families and contributing positively to society (Nooh, 2015). This moral framing often gives women a sense of purpose and resilience, helping them persist in business despite economic uncertainty or social pressure.

In practice, Muslim women's enterprises are most commonly found in small and medium-scale sectors such as trading, food preparation, tailoring, handicrafts, education services, and increasingly, digital businesses operated through social media and online platforms. The expansion of digital technology has created new opportunities for women to run businesses from their homes while reaching customers beyond their immediate communities (Agarwal & Lenka, 2018). Studies from the Asia-Pacific and Middle East and North Africa regions show that personal satisfaction, family approval, and moral fulfilment rank alongside income generation as key indicators of success for many women entrepreneurs (AESS, 2020).

Despite strong motivation and creativity, Muslim women entrepreneurs continue to face significant institutional and socio-cultural constraints that limit business growth and stability. One of the most persistent challenges is limited access to finance, as women often lack collateral, formal credit histories, or eligibility for conventional loans. Religious concerns about interest-based financing further reduce available options, pushing many women toward informal savings groups or family-based funding, which may be insufficient for long-term expansion (Klapper & Parker, 2011). As a result, many women operate at a subsistence level, despite having the skills and ambition to scale their businesses.

Social expectations surrounding gender roles also shape women's entrepreneurial experiences. In many contexts, norms regarding modesty, mobility, and interaction with men restrict women's ability to access markets, build professional networks, or travel for business purposes. Although these norms are often justified in religious language, empirical research shows that they are deeply rooted in local culture and patriarchal social structures rather than in Islamic doctrine itself (Badran, 2009). These expectations can create emotional and psychological pressure, forcing women to constantly balance economic ambition with social acceptance.

Gendered business networks further compound these challenges, as men continue to dominate key commercial spaces, associations, and decision-making platforms. Limited access to mentorship, information, and professional support reduces women's visibility and bargaining power within the marketplace. Legal and regulatory barriers in some jurisdictions such as restrictions on property ownership, business registration, or movement intensify women's vulnerability and constrain their entrepreneurial potential (Klapper & Parker, 2011).

In conflict-affected or politically restrictive environments, the challenges facing Muslim women entrepreneurs become even more severe. Reports from international agencies and investigative journalism highlight how women in Afghanistan, for example, have turned to entrepreneurship as a means of survival amid bans on formal employment, education, and mobility. However, these businesses are often informal, home-based, and highly precarious due to limited access to capital, markets, and legal protection (Reuters, 2024). Such cases demonstrate how political power, cultural narratives, and gendered interpretations of religion interact to shape women's economic lives.

Importantly, empirical evidence also shows that the relationship between Islam and women's entrepreneurship is highly diverse and context-dependent. While some women operate within conservative frameworks such as home-based enterprises or women-only markets others actively engage public marketplaces, leadership roles, and digital entrepreneurship by drawing on religious reasoning to legitimise their participation. Through processes of ijtihad, many women reinterpret Islamic teachings to emphasise justice, dignity, and moral equality, thereby challenging restrictive practices without abandoning their religious identity (Al-Dajani & Marlow, 2013).

Scholarship on Islamic feminism highlights how women's engagement with religious texts has become a source of empowerment rather than limitation. By reclaiming Islamic ethical principles, women entrepreneurs articulate alternative narratives that affirm economic agency while remaining faithful to religious values (Badran, 2009). This diversity of practice across regions from Southeast Asia to the Middle East and Africa illustrates that Islam does not impose a single model of women's entrepreneurship but instead provides a flexible moral framework that is shaped by interpretation, culture, and institutional context.

Thus, the empirical landscape reveals Muslim women entrepreneurs as active agents who creatively navigate complex social, economic, and religious environments. Their experiences challenge simplistic assumptions that portray Islam as inherently restrictive or women as passive economic actors. Instead, the evidence points to a nuanced reality in which women continuously adapt, negotiate, and innovate in pursuit of economic dignity, family well-being, and moral integrity.

ETHICAL EVALUATION: OPPORTUNITIES AND TENSIONS

From an Islamic ethical perspective, women's entrepreneurship can be understood as a morally commendable expression of human agency rather than a deviation from religious norms. Islamic teachings recognise the legitimacy of women's economic participation, particularly when entrepreneurship provides a halal livelihood, supports family welfare, and responds to community needs. When Muslim women establish and manage businesses in ways that reflect trustworthiness (amanah) and justice (adl), their entrepreneurial activities embody Islamic ideals of balance between economic productivity and moral responsibility (Rice, 1999; Beekun & Badawi, 2005). In this sense, women's entrepreneurship becomes not merely a private economic choice but a socially valuable act that contributes to communal wellbeing.

Women-led enterprises that prioritise ethical conduct, fair dealing, and social contribution demonstrate how entrepreneurship can function as a form of ethical agency within Islam. Such enterprises allow women to exercise autonomy while remaining grounded in religious values, thereby challenging the assumption that economic empowerment must come at the expense of religious commitment. This moral appraisal provides a strong ethical basis for public policies and development initiatives that aim to facilitate women's entrepreneurship while ensuring compliance with Sharia principles, particularly in areas such as finance, labour relations, and market conduct (Tlaiss, 2015).

Muslim Women and Entrepreneurship: An Islamic Ethical Evaluation

However, ethical evaluation also reveals significant tensions between religious norms and the cultural practices that shape women's entrepreneurial experiences. Not all constraints faced by Muslim women entrepreneurs are derived from Islamic doctrine; many originate from patriarchal social structures and customary norms that have been historically intertwined with religious discourse. Restrictions on women's mobility, leadership, or market participation are often justified in religious terms, yet closer examination shows that such limitations frequently reflect cultural interpretations rather than explicit Islamic prescriptions (Badran, 2009). Ethical analysis therefore requires a careful distinction between Islam as a moral framework and culture as a socially constructed system of norms.

Islamic feminist scholarship plays a critical role in addressing these tensions by advocating ijtihad, or reasoned interpretation, as a means of re-engaging foundational texts. Through this approach, scholars and practitioners seek to recover ethical imperatives such as justice, dignity, and participation that are central to the Qur'anic vision of human life but have been obscured by patriarchal readings (Al-Dajani & Marlow, 2013). By grounding women's economic participation in Islamic ethics rather than cultural restriction, these reinterpretations provide religious legitimacy for women's entrepreneurship while remaining faithful to Islamic tradition.

Markets themselves are not ethically neutral spaces, and their outcomes are often shaped by existing power relations and gender inequalities. Empirical studies show that Muslim women entrepreneurs frequently face unequal access to finance, training, networks, and legal protection, resulting in structurally disadvantaged market positions (Klapper & Parker, 2011). From an Islamic ethical standpoint, such asymmetries raise serious concerns for justice (adl), as they undermine the principle of equitable opportunity and fair participation in economic life. Islamic ethics therefore calls for deliberate interventions to correct gendered inequalities and promote social accountability within markets.

Evidence from contexts where women have access to Sharia-compliant financial services, capacity-building programmes, and supportive legal frameworks demonstrates that women's enterprises are more likely to grow sustainably and adhere to ethical business norms (Shehu, 2020). These findings reinforce the argument that ethical entrepreneurship flourishes not merely through individual piety but through institutional environments that reflect Islamic values of fairness and inclusion.

POLICY AND PRACTICE IMPLICATIONS

The ethical evaluation of Muslim women's entrepreneurship has important implications for policy and practice, particularly in designing interventions that respect religious values while expanding economic opportunity. One of the most critical areas for intervention is access to finance. The provision of Sharia-compliant financial instruments, such as profit-and-loss sharing arrangements, micro-takaful schemes, and interest-free microfinance, addresses both doctrinal concerns about riba and practical barriers to capital access (El-Gamal, 2006). Policymakers and Islamic financial institutions should prioritise women-sensitive financial products that feature simplified documentation, flexible collateral requirements, and group lending mechanisms with appropriate safeguards to reduce exclusion (SSRN, 2021).

Capacity-building initiatives also play a vital role in supporting ethically grounded entrepreneurship. Training programmes that integrate business skills with Islamic ethical reasoning help women translate values such as amanah, adl, and ihsan into everyday business practices, including transparent accounting, fair employment relations, and halal certification processes (Nooh, 2015). In contexts where cultural resistance to women's entrepreneurship remains strong, engaging religious and community leaders can enhance social acceptance and provide moral validation for women's economic participation.

Legal and institutional reforms are equally essential in creating enabling environments for women entrepreneurs. Where women face legal impediments related to mobility, property ownership, or contractual rights, reforms consistent with Islamic justice are necessary to ensure that women can fully exercise their economic agency. Clear enforcement of women's rights to own, manage, and inherit property, as well as protection from discriminatory practices, aligns with both Islamic ethical principles and international gender equity standards (Badran, 2009). International development organisations and national governments have a shared responsibility to align legal frameworks with ethical commitments to justice and dignity (Reuters, 2024).

Finally, support for home-based and digital enterprises offers a practical and culturally sensitive pathway for expanding women's entrepreneurship. In societies where mobility and gender mixing remain sensitive issues, home-based businesses and e-commerce platforms allow women to engage in economic activity while respecting religious and social norms (Agarwal & Lenka, 2018). Digital entrepreneurship also reduces dependence on male-dominated marketplaces and expands access to regional and global markets. Investment in digital literacy, infrastructure, and online safety by governments and non-governmental organisations can significantly enhance women's entrepreneurial resilience and autonomy.

CONCLUSION

Muslim women's entrepreneurship, when viewed through the lens of Islamic ethics, is not a contradiction of faith but a meaningful expression of it, as women draw on values of trust (amanah), justice (adl), excellence (ihsan), and God-consciousness (taqwa) to pursue lawful and dignified livelihoods. Through entrepreneurial activities, many Muslim women can support their families, achieve a degree of economic independence, and balance work with social and religious responsibilities in ways that formal employment often does not allow. The challenges they face, such as limited access to finance, restrictive gender norms, and weak institutional support, are more accurately linked to patriarchal cultural practices and structural inequalities than to Islamic teachings themselves. When Islamic ethics are interpreted holistically and supported through ijtihad, Sharia-compliant finance, and inclusive policies, they provide moral legitimacy and practical guidance for women's economic agency. Ultimately, Muslim women's entrepreneurship demonstrates that Islam can function not as a barrier, but as a living ethical resource that nurtures inclusive development, social wellbeing, and moral accountability.

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